

Net Worth / Total Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 21.2 | 15.3 | 14.7 | 13.0 | 12.0 | 10.7 | 16.2 |
| Second Quintile | 15.9 | 12.2 | 10.1 | 10.2 | 9.2 | 9.6 | 11.1 |
| Third Quintile | 10.6 | 10.5 | 7.7 | 8.9 | 8.1 | 8.4 | 9.3 |
| Fourth Quintile | 7.0 | 9.3 | 6.9 | 7.6 | 7.0 | 6.8 | 7.8 |
| Fifth Quintile | | 7.6 | 5.9 | 6.5 | 5.4 | | 6.3 |
| Total | 12.8 | 11.4 | 8.9 | 9.2 | 8.3 | 9.0 | 8.9 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Delinquent Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 9.0 | 5.0 | 5.0 | 5.7 | 3.8 | 4.2 | 6.2 |
| Second Quintile | 2.6 | 3.1 | 2.1 | 2.5 | 2.3 | 3.0 | 2.8 |
| Third Quintile | 1.5 | 1.9 | 1.5 | 1.8 | 1.7 | 1.7 | 1.8 |
| Fourth Quintile | 0.2 | 1.0 | 0.9 | 1.3 | 1.2 | 1.3 | 1.2 |
| Fifth Quintile | | 0.3 | 0.4 | 0.6 | 0.8 | | 0.4 |
| Total | 3.3 | 2.4 | 2.3 | 2.7 | 2.1 | 2.9 | 2.7 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Charge-Offs / Average Loans by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 0.7 | 2.7 | 4.5 | 3.3 | 4.0 | 2.8 | 3.5 |
| Second Quintile | 0.0 | 1.3 | 2.5 | 2.2 | 2.1 | 2.2 | 2.1 |
| Third Quintile | 0.0 | 0.7 | 1.5 | 1.8 | 1.4 | 1.9 | 1.3 |
| Fourth Quintile | -0.4 | 0.3 | 0.6 | 1.1 | 0.9 | 0.8 | 0.6 |
| Fifth Quintile | | 0.0 | 0.0 | 0.5 | 0.5 | | 0.0 |
| Total | 0.3 | 1.0 | 2.2 | 2.0 | 2.0 | 2.1 | 2.0 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Loss Reserves / Delinquent Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 308.4 | 406.1 | 456.9 | 452.7 | 273.6 | 197.7 | 453.0 |
| Second Quintile | 86.1 | 143.8 | 222.5 | 207.4 | 213.1 | 149.1 | 193.2 |
| Third Quintile | 52.6 | 78.8 | 162.0 | 135.3 | 147.8 | 117.2 | 122.7 |
| Fourth Quintile | 17.5 | 54.0 | 111.4 | 98.9 | 107.7 | 82.7 | 77.5 |
| Fifth Quintile | | 30.0 | 60.6 | 52.9 | 59.1 | | 37.4 |
| Total | 56.1 | 77.0 | 136.9 | 108.4 | 136.9 | 110.4 | 114.4 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 149.4 | 481.2 | 781.0 | 768.8 | 851.2 | 729.9 | 770.2 |
| Second Quintile | 1.0 | 318.1 | 498.9 | 493.8 | 725.4 | 529.0 | 485.7 |
| Third Quintile | 0.0 | 206.4 | 268.7 | 374.6 | 568.9 | 426.3 | 321.2 |
| Fourth Quintile | 0.0 | 129.3 | 130.9 | 277.8 | 418.8 | 253.2 | 174.0 |
| Fifth Quintile | | 44.2 | 74.9 | 133.3 | 240.1 | | 36.0 |
| Total | 90.5 | 236.6 | 307.1 | 384.4 | 506.8 | 468.6 | 453.0 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loans / Total Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 21.9 | 72.3 | 80.7 | 77.7 | 82.5 | 84.1 | 80.5 |
| Second Quintile | 1.2 | 58.1 | 66.4 | 62.9 | 72.5 | 74.8 | 66.2 |
| Third Quintile | 0.0 | 43.5 | 50.0 | 55.3 | 67.3 | 62.5 | 52.7 |
| Fourth Quintile | 0.0 | 30.7 | 28.0 | 48.2 | 56.3 | 46.1 | 35.6 |
| Fifth Quintile | | 12.1 | 12.0 | 28.2 | 37.3 | | 8.1 |
| Total | 20.7 | 49.4 | 45.9 | 56.2 | 62.0 | 69.3 | 64.9 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Delinquency / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | ∞ | 9.7 | 6.1 | 6.7 | 4.5 | 5.0 | 13.7 |
| Second Quintile | ∞ | 3.3 | 2.1 | 2.9 | 2.9 | 3.9 | 3.7 |
| Third Quintile | 54.3 | 0.9 | 1.3 | 1.9 | 1.6 | 1.8 | 1.9 |
| Fourth Quintile | 0.4 | 0.0 | 0.3 | 1.0 | 1.1 | 1.1 | 0.8 |
| Fifth Quintile | | 0.0 | 0.0 | 0.2 | 0.3 | | 0.0 |
| Total | 2.4 | 3.0 | 3.0 | 3.3 | 2.2 | 3.4 | 3.1 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

HELOC & Equity Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 43.7 | 166.1 | 240.3 | 207.7 | 378.6 | 223.2 | 251.9 |
| Second Quintile | 0.0 | 93.3 | 116.7 | 158.8 | 221.8 | 153.0 | 139.0 |
| Third Quintile | 0.0 | 45.9 | 85.7 | 114.9 | 141.4 | 79.5 | 83.6 |
| Fourth Quintile | 0.0 | 23.3 | 53.0 | 71.0 | 95.5 | 67.6 | 43.8 |
| Fifth Quintile | | 4.2 | 14.3 | 36.7 | 31.9 | | 5.6 |
| Total | 25.4 | 70.9 | 87.4 | 105.3 | 144.5 | 120.9 | 120.8 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

HELOC & Equity Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | ∞ | 90.4 | 91.7 | 59.1 | 49.3 | 40.7 | 88.7 |
| Second Quintile | ∞ | 53.9 | 45.9 | 40.6 | 33.8 | 34.2 | 49.2 |
| Third Quintile | 100.0 | 35.2 | 30.8 | 31.8 | 24.1 | 23.7 | 34.0 |
| Fourth Quintile | 56.8 | 19.2 | 17.9 | 20.9 | 20.0 | 12.9 | 20.8 |
| Fifth Quintile | | 5.8 | 7.2 | 12.0 | 11.6 | | 8.8 |
| Total | 28.0 | 30.0 | 28.5 | 27.4 | 28.5 | 25.8 | 26.7 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

IOPO Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 0.0 | 26.0 | 336.8 | 159.1 | 213.6 | 227.3 | 194.9 |
| Second Quintile | 0.0 | 0.0 | 77.2 | 72.5 | 95.1 | 129.0 | 50.7 |
| Third Quintile | 0.0 | 0.0 | 4.9 | 14.1 | 53.1 | 43.4 | 2.5 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 0.2 | 11.0 | 9.2 | 0.0 |
| Fifth Quintile | | 0.0 | 0.0 | 0.0 | 0.9 | | 0.0 |
| Total | 0.0 | 9.1 | 69.1 | 45.6 | 63.7 | 85.2 | 72.7 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

IOPO Loans / Real Estate Loans Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | ∞ | 14.0 | 42.1 | 36.4 | 27.8 | 34.0 | 39.4 |
| Second Quintile | ∞ | 1.0 | 18.7 | 14.8 | 15.3 | 24.0 | 18.0 |
| Third Quintile | 0.0 | 0.0 | 1.9 | 3.1 | 10.2 | 11.0 | 3.7 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 0.1 | 2.4 | 2.8 | 0.0 |
| Fifth Quintile | | 0.0 | 0.0 | 0.0 | 0.3 | | 0.0 |
| Total | 0.0 | 3.8 | 22.5 | 11.9 | 12.6 | 18.2 | 16.0 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Real Estate Loan Modifications / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 0.0 | 20.2 | 93.9 | 62.2 | 65.2 | 52.2 | 61.5 |
| Second Quintile | 0.0 | 3.9 | 17.7 | 17.5 | 26.5 | 22.1 | 15.6 |
| Third Quintile | 0.0 | 0.0 | 3.0 | 9.9 | 20.1 | 7.6 | 5.2 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 5.2 | 7.8 | 2.6 | 0.3 |
| Fifth Quintile | | 0.0 | 0.0 | 0.7 | 3.1 | | 0.0 |
| Total | 0.0 | 7.1 | 18.4 | 21.2 | 19.4 | 22.0 | 20.9 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | ∞ | 100.0 | 96.2 | 88.0 | 83.1 | 71.9 | 98.3 |
| Second Quintile | ∞ | 81.9 | 70.6 | 70.4 | 66.7 | 53.4 | 77.3 |
| Third Quintile | 100.0 | 52.4 | 49.2 | 53.9 | 52.4 | 33.4 | 55.5 |
| Fourth Quintile | 40.5 | 25.3 | 36.3 | 38.2 | 41.4 | 15.7 | 35.9 |
| Fifth Quintile | | 4.6 | 9.5 | 17.0 | 22.5 | | 9.8 |
| Total | 23.6 | 40.7 | 46.6 | 50.6 | 49.0 | 45.9 | 47.1 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Other than Fixed Loans / Real Estate Loans by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | ∞ | 99.3 | 90.5 | 83.0 | 77.5 | 79.5 | 96.1 |
| Second Quintile | ∞ | 83.3 | 63.7 | 61.8 | 58.6 | 60.9 | 74.4 |
| Third Quintile | 98.4 | 57.7 | 50.8 | 46.1 | 47.6 | 42.4 | 52.5 |
| Fourth Quintile | 10.3 | 29.0 | 29.4 | 29.6 | 33.3 | 25.2 | 32.2 |
| Fifth Quintile | | 3.9 | 3.8 | 12.0 | 16.9 | | 8.3 |
| Total | 76.4 | 59.3 | 53.4 | 49.4 | 51.0 | 54.1 | 52.9 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Member Business Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 0.0 | 94.9 | 204.2 | 267.0 | 311.5 | 179.2 | 241.2 |
| Second Quintile | 0.0 | 19.3 | 25.4 | 79.7 | 115.5 | 94.3 | 67.7 |
| Third Quintile | 0.0 | 0.0 | 0.7 | 22.2 | 78.8 | 65.1 | 10.4 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 1.0 | 42.5 | 13.8 | 0.0 |
| Fifth Quintile | | 0.0 | 0.0 | 0.0 | 7.3 | | 0.0 |
| Total | 0.0 | 36.6 | 46.4 | 83.8 | 98.3 | 95.4 | 91.6 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Indirect Loans / Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 4.2 | 24.9 | 514.2 | 267.4 | 462.3 | 157.1 | 281.3 |
| Second Quintile | 0.0 | 0.1 | 204.8 | 160.0 | 127.6 | 89.7 | 86.8 |
| Third Quintile | 0.0 | 0.0 | 28.7 | 84.2 | 72.8 | 43.5 | 14.5 |
| Fourth Quintile | 0.0 | 0.0 | 0.3 | 16.0 | 24.2 | 6.7 | 0.0 |
| Fifth Quintile | | 0.0 | 0.0 | 0.9 | 2.0 | | 0.0 |
| Total | 13.0 | 12.6 | 128.3 | 104.6 | 120.6 | 78.5 | 89.8 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Asset Growth by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 19.4 | 24.9 | 12.0 | 17.9 | 13.5 | 7.9 | 20.5 |
| Second Quintile | 3.8 | 9.2 | 7.6 | 6.5 | 7.7 | 1.0 | 7.7 |
| Third Quintile | -2.9 | 2.7 | 3.4 | 2.6 | 5.5 | -2.4 | 2.5 |
| Fourth Quintile | -9.8 | -0.8 | -1.4 | -3.9 | 0.0 | -20.7 | -2.2 |
| Fifth Quintile | | -8.6 | -32.0 | -44.7 | -26.0 | | -28.3 |
| Total | 2.4 | 3.1 | -3.1 | -1.6 | 0.8 | 0.0 | -0.1 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 0.3 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0 | 1.2 |
| Second Quintile | -0.1 | 0.5 | 0.6 | 0.5 | 0.6 | 0.4 | 0.5 |
| Third Quintile | -0.7 | 0.1 | 0.2 | 0.2 | 0.5 | 0.1 | 0.2 |
| Fourth Quintile | -2.1 | -0.1 | 0.1 | -0.1 | 0.2 | -0.2 | -0.1 |
| Fifth Quintile | | -0.9 | -1.2 | -0.9 | -1.9 | | -1.4 |
| Total | -0.7 | 0.1 | 0.1 | -0.1 | 0.1 | 0.5 | 0.3 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Net Interest Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 5.5 | 4.8 | 5.1 | 4.5 | 4.5 | 3.7 | 4.9 |
| Second Quintile | 4.1 | 3.9 | 4.4 | 3.9 | 3.9 | 3.3 | 4.0 |
| Third Quintile | 3.5 | 3.6 | 3.9 | 3.5 | 3.5 | 3.0 | 3.5 |
| Fourth Quintile | 2.2 | 3.2 | 3.0 | 3.3 | 3.1 | 2.6 | 3.2 |
| Fifth Quintile | | 2.6 | 2.4 | 2.5 | 2.4 | | 2.4 |
| Total | 4.2 | 3.7 | 3.8 | 3.5 | 3.5 | 3.1 | 3.3 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Return on Average Equity by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 2.8 | 9.1 | 12.0 | 9.8 | 15.9 | 9.9 | 12.5 |
| Second Quintile | -0.4 | 3.5 | 5.6 | 4.9 | 6.9 | 4.0 | 5.0 |
| Third Quintile | -4.8 | 1.1 | 3.5 | 2.0 | 5.1 | 1.5 | 2.0 |
| Fourth Quintile | -27.8 | -0.7 | 0.7 | -1.1 | 2.4 | -3.3 | -0.8 |
| Fifth Quintile | | -9.5 | -17.3 | -13.5 | -29.1 | | -18.2 |
| Total | -5.1 | 1.1 | 1.4 | -0.9 | 1.4 | 5.6 | 3.6 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Cash and Short-Term Investments / Total Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 43.1 | 38.5 | 39.2 | 33.7 | 28.2 | 21.5 | 38.5 |
| Second Quintile | 30.1 | 26.9 | 24.1 | 23.8 | 21.1 | 17.8 | 25.1 |
| Third Quintile | 24.8 | 21.7 | 20.9 | 17.8 | 16.2 | 14.5 | 19.9 |
| Fourth Quintile | 16.1 | 15.9 | 18.6 | 13.5 | 12.9 | 10.9 | 14.9 |
| Fifth Quintile | | 12.2 | 10.7 | 9.0 | 8.5 | | 9.7 |
| Total | 26.9 | 22.2 | 22.3 | 19.9 | 18.0 | 18.9 | 19.0 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Net Long-Term Assets / Total Assets by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 8.8 | 35.0 | 47.1 | 49.5 | 52.9 | 44.6 | 47.3 |
| Second Quintile | 2.8 | 28.7 | 31.0 | 35.7 | 37.2 | 35.8 | 32.8 |
| Third Quintile | 0.9 | 22.0 | 21.4 | 29.5 | 32.3 | 29.2 | 26.2 |
| Fourth Quintile | 0.7 | 13.7 | 13.6 | 21.9 | 27.5 | 19.0 | 15.9 |
| Fifth Quintile | | 4.3 | 6.0 | 13.3 | 22.9 | | 4.4 |
| Total | 5.8 | 21.2 | 23.7 | 32.6 | 33.5 | 34.4 | 33.5 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Loss Reserves / Last 12-Month Net Charge-Offs by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 435.4 | 333.1 | 1,114.6 | 337.3 | 298.3 | 226.5 | 672.5 |
| Second Quintile | 104.8 | 185.4 | 225.8 | 188.5 | 176.7 | 171.9 | 192.6 |
| Third Quintile | 46.9 | 157.5 | 150.3 | 146.7 | 153.0 | 143.6 | 149.2 |
| Fourth Quintile | -1,054.7 | 133.3 | 125.7 | 125.2 | 125.4 | 114.0 | 123.8 |
| Fifth Quintile | | 80.5 | 93.9 | 109.4 | 99.8 | | 8.1 |
| Total | 137.3 | 190.7 | 140.9 | 142.2 | 131.5 | 150.3 | 145.0 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Net Margin by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 6.7 | 6.1 | 6.8 | 6.2 | 6.8 | 5.3 | 6.4 |
| Second Quintile | 4.8 | 5.0 | 5.8 | 5.2 | 5.0 | 4.5 | 5.3 |
| Third Quintile | 3.6 | 4.4 | 5.1 | 4.9 | 4.8 | 3.9 | 4.7 |
| Fourth Quintile | 2.3 | 3.6 | 3.6 | 4.4 | 4.2 | 3.3 | 3.9 |
| Fifth Quintile | | 2.8 | 2.5 | 3.3 | 3.2 | | 2.7 |
| Total | 4.9 | 4.5 | 4.8 | 4.8 | 4.8 | 4.1 | 4.4 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Efficiency Ratio by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 125.5 | 104.5 | 92.6 | 87.2 | 78.9 | 70.0 | 103.6 |
| Second Quintile | 107.1 | 92.8 | 78.9 | 80.5 | 71.9 | 63.9 | 84.2 |
| Third Quintile | 91.7 | 84.9 | 75.7 | 73.2 | 65.6 | 56.3 | 74.4 |
| Fourth Quintile | 76.9 | 76.6 | 68.8 | 69.1 | 62.5 | 46.2 | 68.4 |
| Fifth Quintile | | 67.8 | 61.2 | 60.3 | 55.8 | | 57.1 |
| Total | 98.6 | 84.4 | 72.8 | 74.0 | 65.5 | 55.7 | 61.9 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Borrowings / Total Shares and Net Worth by Quintile*

State Chartered Credit Unions

As of March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 0.0 | 0.0 | 6.5 | 5.4 | 7.5 | 17.5 | 7.6 |
| Second Quintile | 0.0 | 0.0 | 0.0 | 0.2 | 1.5 | 4.1 | 0.1 |
| Third Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.7 | 0.0 |
| Fourth Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Fifth Quintile | | 0.0 | 0.0 | 0.0 | 0.0 | | 0.0 |
| Total | 0.0 | 0.2 | 1.0 | 2.0 | 1.7 | 7.2 | 5.0 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups

Pre-Provision Return on Average Assets by Quintile*

State Chartered Credit Unions

Annualized year-to-date through March 31, 2010

| Asset Size | Less than \$10MM** | \$10 to \$50MM | \$50 to \$100MM | \$100 to \$500MM | \$500MM to \$1 Billion | \$1 Billion and More** | Total |
|--------------------|-----------------------|-------------------|--------------------|---------------------|---------------------------|---------------------------|-------|
| # of Credit Unions | 17 | 44 | 20 | 47 | 20 | 19 | 167 |
| First Quintile | 0.9 | 1.6 | 2.6 | 2.1 | 2.8 | 2.3 | 2.2 |
| Second Quintile | 0.2 | 0.9 | 1.5 | 1.5 | 1.7 | 1.7 | 1.5 |
| Third Quintile | -0.5 | 0.5 | 1.0 | 1.2 | 1.5 | 1.4 | 1.1 |
| Fourth Quintile | -1.1 | 0.3 | 0.8 | 0.8 | 1.4 | 1.1 | 0.6 |
| Fifth Quintile | | -0.2 | 0.3 | 0.5 | 0.8 | | -0.1 |
| Total | 0.0 | 0.7 | 1.3 | 1.3 | 1.7 | 1.8 | 1.7 |

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, the number of institutions was divided into four equal sized groups